

3. Applications for one- to four-family home loans reported under HMDA, grouped by purpose of loan and distributed by characteristic of applicant and census tract, 1996

Characteristic	Home purchase						Home refinancing		Home improvement	
	Government-backed ¹			Conventional						
	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Number	Percent
APPLICANT										
Racial/ethnic identify										
American Indian/Alaskan Native	5,107	.5	12.5	35,626	.7	87.5	14,780	.4	10,322	.7
Asian/Pacific Islander	17,967	1.6	11.9	132,581	2.7	88.1	96,734	2.7	24,150	1.5
Black	158,862	14.5	29.1	386,805	7.8	70.9	297,244	8.3	181,665	11.6
Hispanic	143,734	13.2	33.2	289,780	5.9	66.8	191,018	5.3	133,427	8.5
White	723,690	66.2	15.6	3,909,737	79.3	84.4	2,862,904	79.8	1,169,544	74.7
Other	6,885	.6	12.5	48,070	1.0	87.5	53,805	1.5	18,058	1.2
Joint (white/minority)	36,394	3.3	22.5	125,036	2.5	77.5	70,087	2.0	28,466	1.8
Total	1,092,639	100.0	18.1	4,927,635	100.0	81.9	3,586,572	100.0	1,565,632	100.0
Income (percentage of MSA median) ²										
Less than 80	401,326	41.8	26.7	1,104,236	31.0	73.3	994,536	29.3	610,570	36.2
80–99	205,039	21.4	29.5	490,525	13.8	70.5	496,362	14.6	254,899	15.1
100–119	142,297	14.8	24.8	430,426	12.1	75.2	446,152	13.2	220,344	13.1
120 or more	210,724	22.0	12.0	1,539,747	43.2	88.0	1,453,606	42.9	600,560	35.6
Total	959,386	100.0	21.2	3,564,934	100.0	78.8	3,390,656	100.0	1,686,373	100.0
CENSUS TRACT										
Racial/ethnic composition (minorities as percentage of population)										
Less than 10	363,776	37.5	16.3	1,862,839	51.8	83.7	1,818,366	49.7	752,526	44.2
10–19	223,969	23.1	22.4	777,714	21.6	77.6	696,220	19.0	316,004	18.6
20–49	247,606	25.5	28.0	636,157	17.7	72.0	622,544	17.0	327,076	19.2
50–79	78,115	8.1	27.9	201,602	5.6	72.1	253,381	6.9	137,692	8.1
80–100	56,892	5.9	32.2	119,853	3.3	67.8	267,725	7.3	169,277	9.9
Total	970,358	100.0	21.2	3,598,165	100.0	78.8	3,658,236	100.0	1,702,575	100.0

3. Continued

Characteristic	Home purchase						Home refinancing		Home improvement	
	Government-backed ¹			Conventional						
	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Memo: Percentage of home purchase loans for given characteristic	Number	Percent	Number	Percent
<i>Income</i> ³										
Low or moderate	179,887	18.3	26.4	501,023	13.9	73.6	619,444	16.9	382,286	22.1
Middle	560,903	57.2	23.8	1,798,183	49.9	76.2	1,880,950	51.3	905,699	52.3
Upper	240,397	24.5	15.6	1,301,405	36.1	84.4	1,166,120	31.8	442,967	25.6
Total	981,187	100.0	21.4	3,600,611	100.0	78.6	3,666,514	100.0	1,730,952	100.0
<i>Location</i> ⁴										
Central city	456,154	46.0	24.3	1,423,485	38.8	75.7	1,465,266	39.4	782,096	44.4
Non-central city	536,052	54.0	19.3	2,244,134	61.2	80.7	2,256,574	60.6	978,297	55.6
Total	992,206	100.0	21.2	3,667,619	100.0	78.7	3,721,840	100.0	1,760,393	100.0

NOTE. Lenders reported 13,009,405 applications for home loans in 1996, but applicant and geographic information was not reported for all applications. Thus, the distribution of applications varies in number by characteristic.

1. Loans backed by the Federal Housing Administration, the Department of Veterans Affairs, or the Farmers Home Administration.
2. MSA median is median family income of the metropolitan statistical area (MSA) in which the property related to the loan is located.
3. Census tracts are categorized by the median family income for the tract relative to the median family income for the metropolitan statistical area (MSA) in which the tract is located. Categories are defined as follows: *Low or moderate income*, median family income for census tract less than 80 percent of median family income for MSA; *Middle income*, median family income 80 percent to 119 percent of MSA median; *Upper income*, median family income 120 percent or more of MSA median.
4. For census tracts located in MSAs.

SOURCE. FFIEC, Home Mortgage Disclosure Act.